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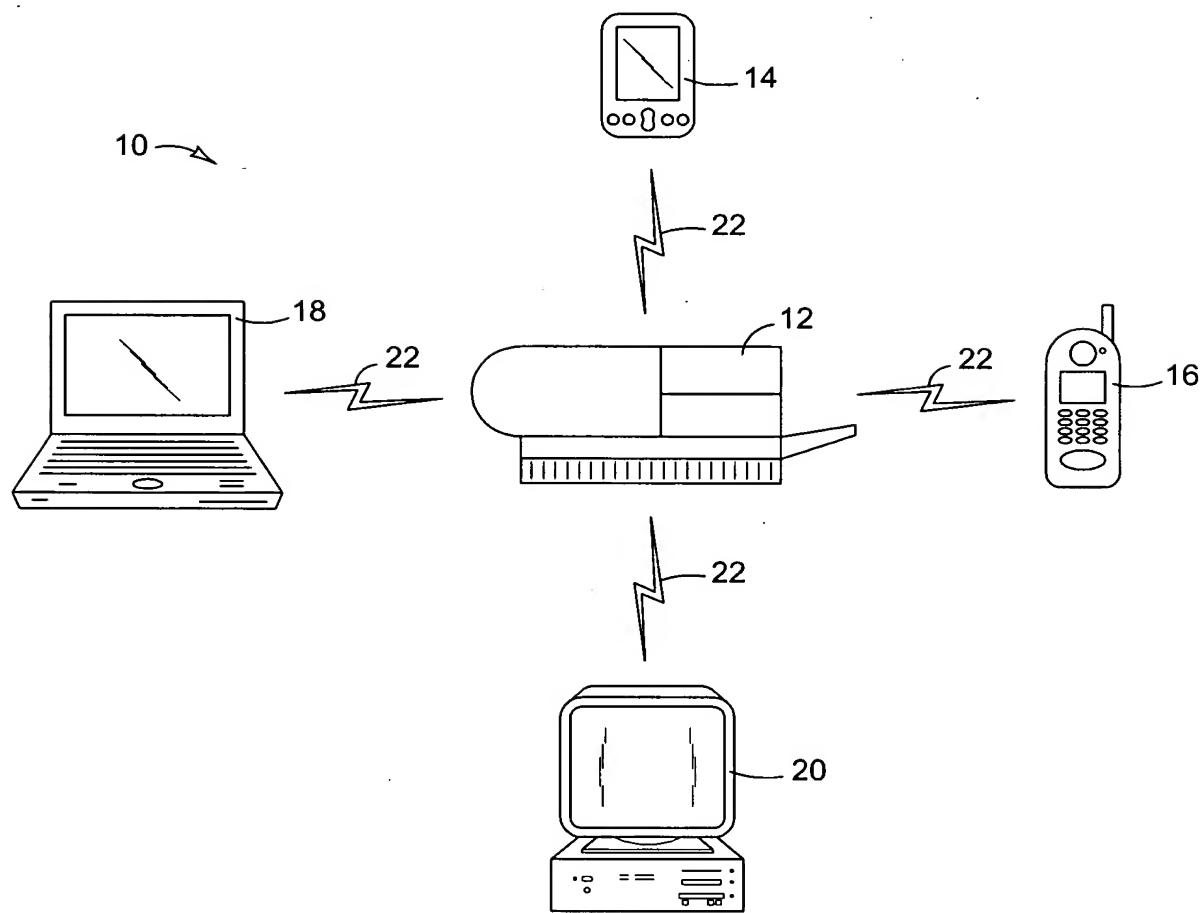


FIG. 1A

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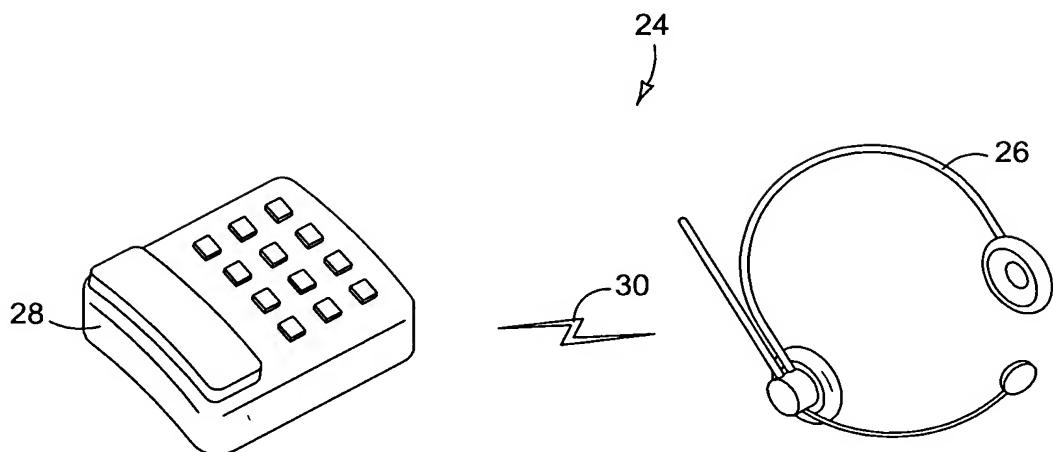


FIG. 1B

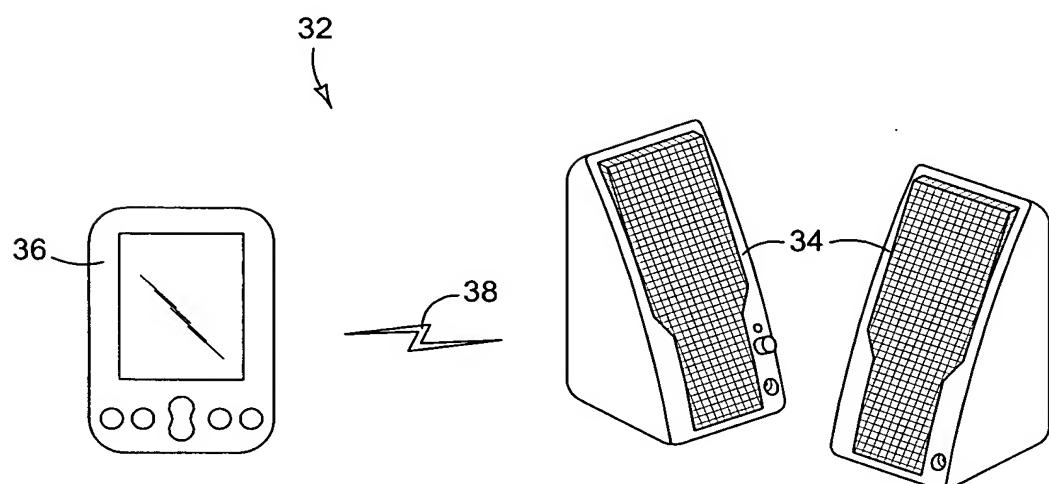


FIG. 1C

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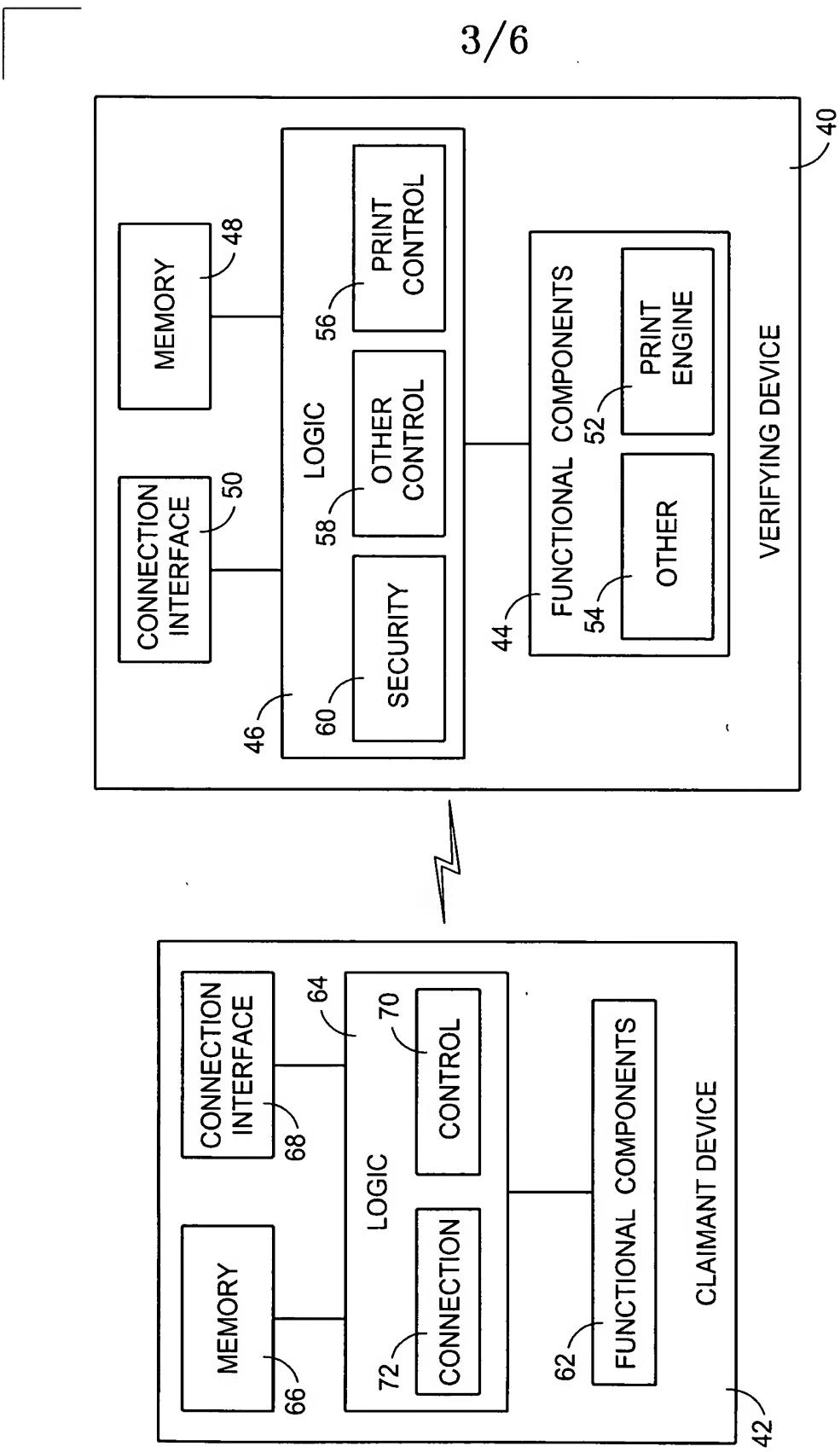


FIG. 2

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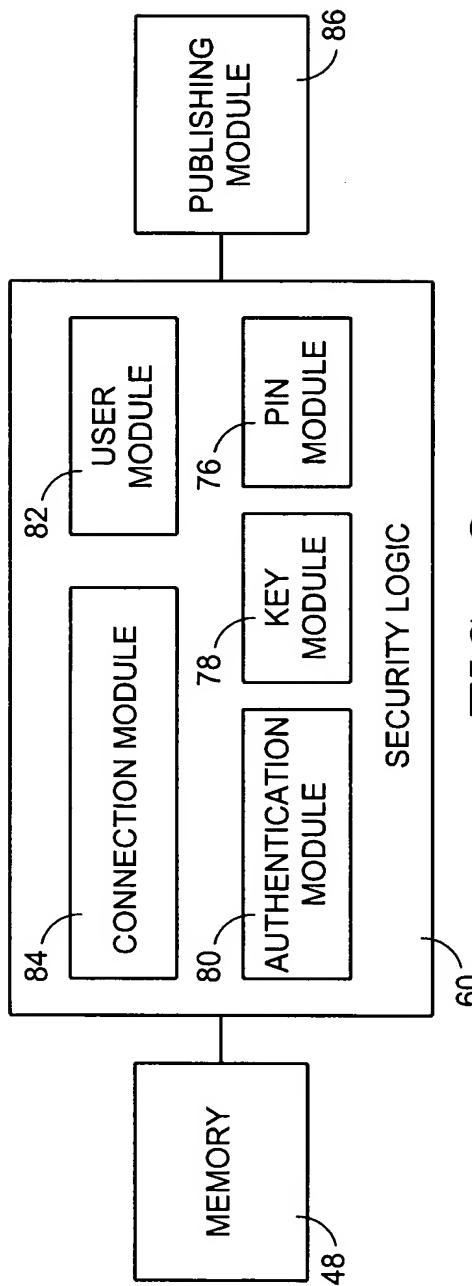


FIG. 3

Table structure for the PIN TABLE:

92	94	96	98
PIN DATA	PIN TABLE	ACCESS DATA	EXPIRATION DATA
Data (1)	Access (1)	Expire (1)	
Data (2)	Access (2)	Expire (2)	
Data (3)	Access (3)	Expire (3)	
...	...	...	...
Data (n)	Access (n)		Expire (n)

FIG. 4

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102		103	USER TABLE	104	105	98
CLAIMANT ID		KEY	ACCESS DATA	EXPIRATION DATA		
<i>ID</i> (1)		Key (1)	Access (1)		Expire (1)	
<i>ID</i> (2)		Key (2)	Access (2)		Expire (2)	
<i>ID</i> (3)		Key (3)	Access (3)		Expire (3)	
...		...	...	...	...	
<i>ID</i> ( <i>n</i> )		Key ( <i>n</i> )	Access ( <i>n</i> )		Expire ( <i>n</i> )	

100

106 → MULTI-CLAIMANT INDICATOR

108 → RESTRICTION INDICATOR

FIG. 5

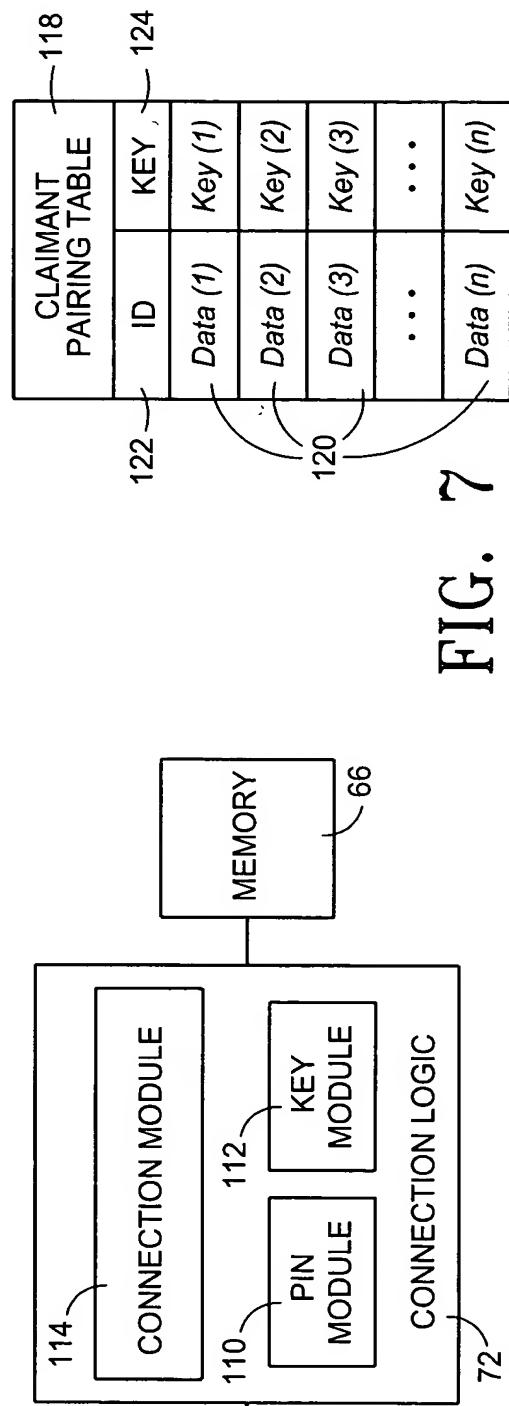


FIG. 6

FIG. 7

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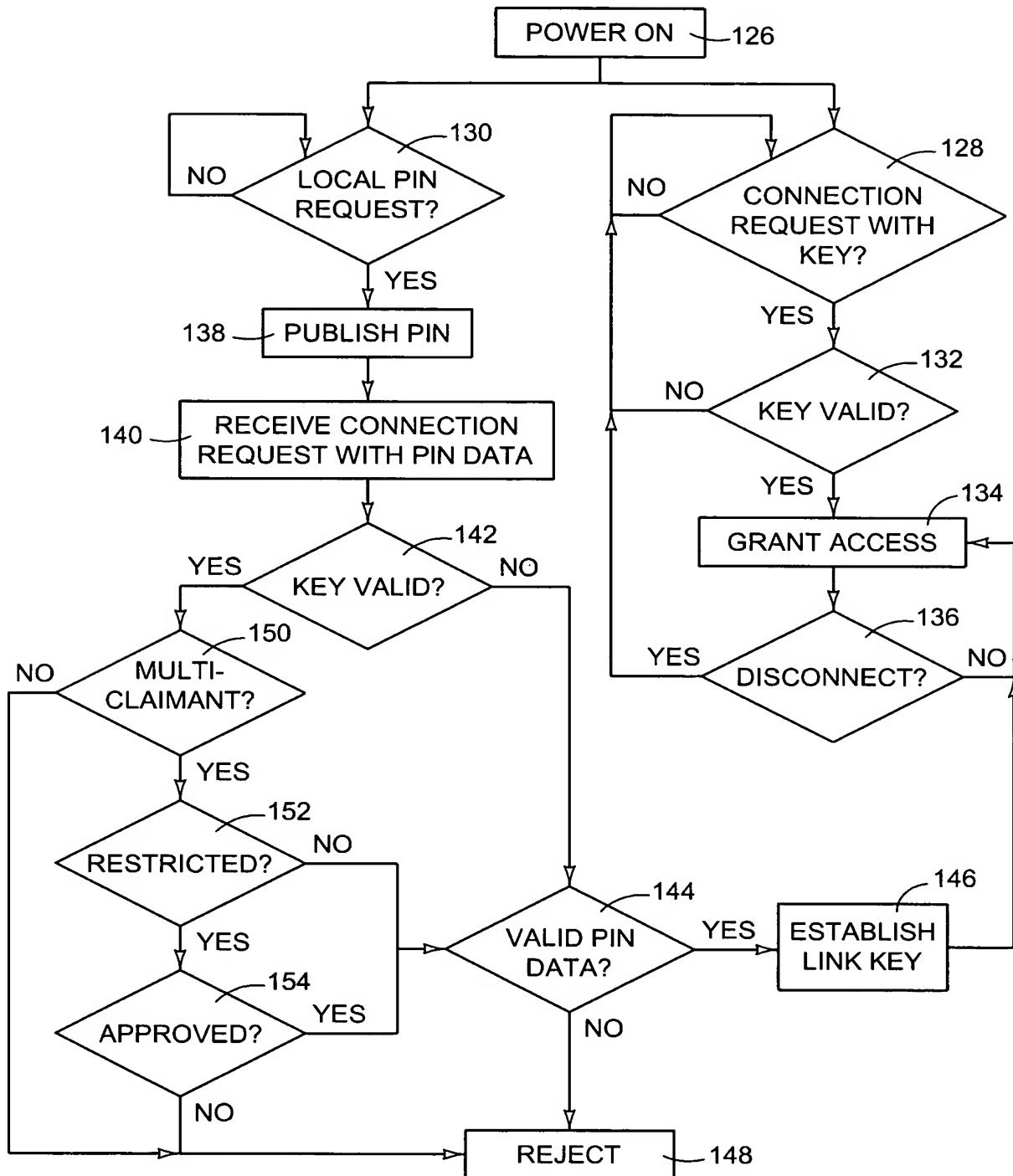


FIG. 8